



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

June 28, 2023

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Charles Flayhan II
867 Knight's Hill Road
Sweden, ME 04040

Certified Article Number

9414 7266 9904 2212 7585 14

SENDER'S RECORD

Charles Flayhan II
87 Sargent Road
Conway, NH 03818

Certified Article Number

9414 7266 9904 2212 7585 21

SENDER'S RECORD

Charles Flayhan II
PO Box 661
Center Conway, NH 03813

Certified Article Number

9414 7266 9904 2212 7585 07

SENDER'S RECORD

Sue O'Brien
PO Box 661
Center Conway, NH 03813

Certified Article Number

9414 7266 9904 2212 7584 91

SENDER'S RECORD

Sue O'Brien
867 Knight's Hill Road
Sweden, ME 04040

Certified Article Number

9414 7266 9904 2212 7584 84

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 867 Knight's Hill Road, Sweden, ME 04040
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and

EXHIBIT

H

agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee and the Owner/Investor, Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Ameriquest Mortgage Company its successors and assigns (if MERs) dated December 16, 2005 and recorded in the Oxford County Registry of Deeds in Book 510, Page 890. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Amount of Past Due Payments	\$52,695.05
Late Charges	\$533.17
Unapplied Balance	-\$490.06

TOTAL TO CURE DEFAULT: \$52,738.16

A portion of the amount due is reasonable interest in the amount of \$15,410.08.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$52,738.16 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully

effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

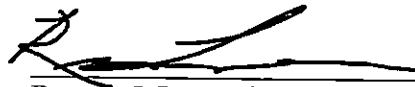
NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt

collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
Towd Point Mortgage Trust 2015-5, U.S.
Bank National Association as Indenture
Trustee

by its attorney



Reneau J. Longoria, Esq.

CB

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

56608

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
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MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English
Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Sue Obrien

PO Box 661

Center Conway, NH 03813

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





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From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Charles Flayhan II

PO Box 661

Center Conway, NH 03813

PS Form 3817, April 2007 PSN 7530-02-000-9065





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Beverly, MA 01915

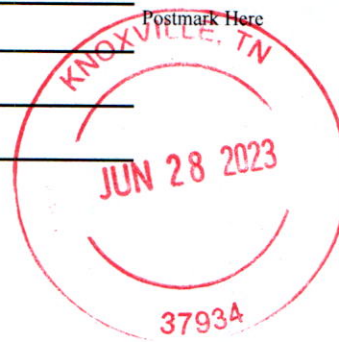
To:

Charles Flayhan II

87 Sargent Road

Conway, NH 03818

PS Form 3817, April 2007 PSN 7530-02-000-9065





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From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Charles Flayhan II

867 Knight's Hill Road

Sweden, ME 04040

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





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Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Sue Obrien

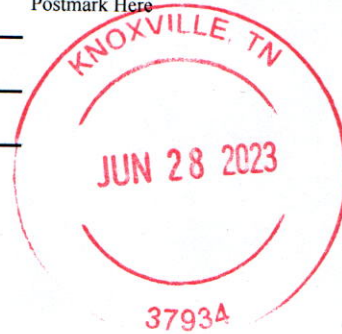
867 Knight's Hill Road

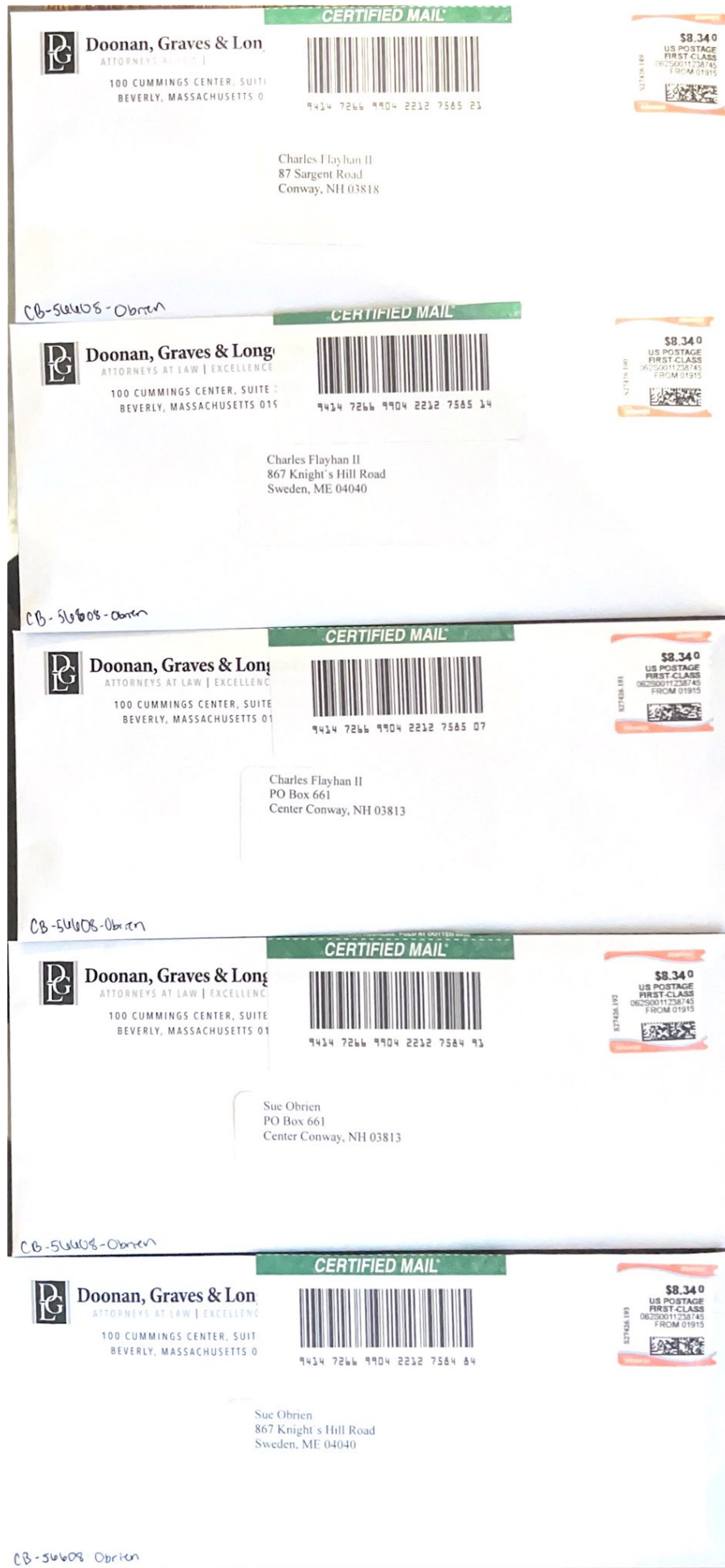
Sweden, ME 04040

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here







From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, June 28, 2023 1:39:41 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888)818-6032

Consumer Information

Consumer First name:Sue
Consumer Middle Initial/Middle Name:
Consumer Last name:Obrien
Consumer Suffix:
Property Address line 1:867 Knight's Hill Road
Property Address line 2:
Property Address line 3:
Property Address City/Town:Sweden
Property Address State:
Property Address zip code:04040
Property Address County:Oxford

Notification Details

Date notice was mailed:6/28/2023
Amount needed to cure the default:52738.16
Consumer Address line 1:PO Box 661
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Center Conway
Consumer Address State:NH
Consumer Address zip code:03813
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, June 28, 2023 1:39:39 PM

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Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888)818-6032

Consumer Information

Consumer First name:Charles
Consumer Middle Initial/Middle Name:
Consumer Last name:Flayhan II
Consumer Suffix:
Property Address line 1:867 Knight's Hill Road
Property Address line 2:
Property Address line 3:
Property Address City/Town:Sweden
Property Address State:
Property Address zip code:04040
Property Address County:Oxford

Notification Details

Date notice was mailed:6/28/2023
Amount needed to cure the default:52738.16
Consumer Address line 1:PO Box 661
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Center Conway
Consumer Address State:NH
Consumer Address zip code:03813
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From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, June 28, 2023 1:39:38 PM

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Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888)818-6032

Consumer Information

Consumer First name:Sue
Consumer Middle Initial/Middle Name:
Consumer Last name:Obrien
Consumer Suffix:
Property Address line 1:867 Knight's Hill Road
Property Address line 2:
Property Address line 3:
Property Address City/Town:Sweden
Property Address State:
Property Address zip code:04040
Property Address County:Oxford

Notification Details

Date notice was mailed:6/28/2023
Amount needed to cure the default:52738.16
Consumer Address line 1:867 Knight's Hill Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Sweden
Consumer Address State:ME
Consumer Address zip code:04040

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From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, June 28, 2023 1:39:38 PM

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Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888)818-6032

Consumer Information

Consumer First name:Charles
Consumer Middle Initial/Middle Name:
Consumer Last name:Flayhan II
Consumer Suffix:
Property Address line 1:867 Knight's Hill Road
Property Address line 2:
Property Address line 3:
Property Address City/Town:Sweden
Property Address State:
Property Address zip code:04040
Property Address County:Oxford

Notification Details

Date notice was mailed:6/28/2023
Amount needed to cure the default:52738.16
Consumer Address line 1:87 Sargent Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Conway
Consumer Address State:NH
Consumer Address zip code:03818
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From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, June 28, 2023 1:34:41 PM

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Mortgage Information

Company providing the notice: Doonan, Graves and Longoria LLC
Owner of the mortgage: Towd Point Mortgage Trust 2015-5, U.S. Bank National Association as Indenture Trustee
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888)818-6032

Consumer Information

Consumer First name: Charles
Consumer Middle Initial/Middle Name:
Consumer Last name: Flayhan II
Consumer Suffix:
Property Address line 1: 867 Knight's Hill Road
Property Address line 2:
Property Address line 3:
Property Address City/Town: Sweden
Property Address State:
Property Address zip code: 04040
Property Address County: Oxford

Notification Details

Date notice was mailed: 6/28/2023
Amount needed to cure the default: 52738.16
Consumer Address line 1: 867 Knight's Hill Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Sweden
Consumer Address State: ME
Consumer Address zip code: 04040

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Doonan, Graves & Lon
ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SUIT
BEVERLY, MASSACHUSETTS 0

CERTIFIED MAIL



7414 7266 9904 2212 7564 64

KNOWLEDGE TN 377
26 PM 2023

\$8.340
US POSTAGE
FIRST-CLASS
062S0011238745
FROM 01915

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Sue O'Brien
867 Knight's Hill Road
Sweden, ME 04040

7/1/23

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0607/22/23

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

UNC

BC: 01915611599

*1059-04410-28-41

04040-55505

CB-56608-O'Brien



Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE :
BEVERLY, MASSACHUSETTS 015

CERTIFIED MAIL



9414 7266 9904 2212 7565 14

Charles Flayhan II
867 Knight's Hill Road
Sweden, ME 04040

711

CB-50608-Dan

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NIXIE 015 DE 1 0007/22/23
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BC: 01915611599 *1569-02170-22-13
01915611599

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\$8.340
US POSTAGE
FIRST-CLASS
06250011238745
FROM 01915



Doonan, Graves & Long
ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE
BEVERLY, MASSACHUSETTS 01

01915

REMOVE TO SCAN

9434 7266 9904 2212 7584 91

stamps.com

\$8.34 0

US POSTAGE
FIRST-CLASS
062S0011238745
FROM 01915



Stamps

Sue O'Brien
PO Box 661
Center Conway, NH 03813

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RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER

00-50008-O'Brien



* R F S *

7/1/16
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Doonan, Graves & Loni
ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE
BEVERLY, MASSACHUSETTS 01

01915

REMOVE TO SCAN

9414 7266 9904 2212 7565 07

Charles Flayhan II
PO Box 661
Center Conway, NH 03813

-R-T-S- 03813-RFS-1N *94 07/17/23

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



RFS

CB-54608-06111

\$8.34 0
US POSTAGE
FIRST-CLASS
06250011238745
FROM 01915

stamps



7/11 W
7/16 M
7/16 W